

## **Approved Credit Counselor Certification Programs and Organizations**

The Uniform Debt-Management act requires that an applicant for registration provide evidence that, within 12 months after initial employment, each of the applicant's counselors become certified as a certified credit counselor. Utah Code Ann. § 13-42-106(9). A certified credit counselor means "an individual certified by a training program or certifying organization, approved by the administrator, that authenticates the competence of individuals providing education and assistance to other individuals in connection with debt-management services." – Utah Code Ann. § 13-42-102(6).

The following programs or organizations have been approved by the Division of Consumer Protection to meet the certification requirement of Utah Code Ann. § 13-42-106(9):

- The Accredited Financial Counselor Program and Certified Housing Counselor Program provided by the Association for Financial Counseling and Planning Education
- The Certified Personal Finance Counselor Program provided by the Center For Financial Certifications.
- The Credit Counselor Certification Program provided by the National Association of Certified Credit Counselors.
- The Counselor Certification Program provided by the National Foundation for Credit Counseling.